

# Rehabilitation Loan Program (RLP)

## General Information Sheet

**To be eligible, the applicant must meet the following requirements:**

- The applicant must have owned the home for at least one year prior to rehabilitation.
- The applicant must occupy the home during the loan period and/or at least one year occupancy after if a grant is given. If the applicant no longer lives in the home, transfers title, or attempts to sell the home before the time stated above, the rehabilitation loan/grant shall be immediately due and payable.
- The applicant must be current on the mortgage payment and property taxes.
- A zero to three (0-3%) percent interest rate rehabilitation loans will be offered to eligible applicants.
- The applicant's household must fall within the Department of Housing and Urban Development's low to moderate income guidelines.

Rehabilitation Loan Program (RLP)		
Household Size	Minimum Income	Maximum Income
1 Person	\$24,500.00	\$39,200.00
2 Persons	\$28,000.00	\$44,800.00
3 Persons	\$31,500.00	\$50,400.00
4 Persons	\$35,000.00	\$56,000.00
5 Persons	\$37,800.00	\$60,500.00
6 Persons	\$40,600.00	\$65,000.00
7 Persons	\$43,400.00	\$69,450.00
8 Persons	\$46,200.00	\$73,950.00

The application will assist West Valley City staff to evaluate your eligibility to participate in any of the programs available within the City. All applications must be filled out completely or it will not be accepted. Be sure to provide the most accurate information possible, all information is subject to verification. All applications will be processed on a first come, first serve basis.

**Once your application is completed, please call (801)963-3369 to schedule an appointment** with a Grants Technician who will receive your application. The Grant Technician will receive your application, explain the programs available, application process and answer any questions you might have. **Notification of program acceptance or denial will occur within two weeks.**

## Rehabilitation Loan Process

1. Once all requested information has been received and the applicant is notified of program eligibility, a first inspection of the home will be scheduled. All items that require repair or replacement and any Uniform Housing Code (UHC) or Housing Quality Standards (HQS) violations will be listed on the Description of Work document.
2. A description of Work, based on the inspection, will be written by the City Building Inspector. The Description of Work will be discussed and confirmed with the homeowner before sending out contractors for bids. A minimum of three licensed contractors will be invited to bid.

**NOTE: Emergency repairs less than or up to \$1,000 do not have to go through the bid process and can skip to number 7.**

3. A second visit to the home will be scheduled for a contractor walk through. Bid submittal deadline will be approximately one week after contractor walk through.
4. The Grant Specialist will review all qualified bids with the homeowner. The contract will be awarded to the lowest bidder unless the homeowner is willing to pay the difference between the lowest bid and the chosen contractor.
5. After the homeowner has chosen the contractor, the contract will be signed by the homeowner, contractor and the West Valley City Housing Authority.
6. Once the documents are signed, the contractor will start work and submit bills for payment to the West Valley City Housing Authority.
7. Once all work has been completed, the homeowner, Grant Technician and Building inspector will conduct a Final Inspection to ensure all work has been completed satisfactorily.
8. A 1-year warranty period starts after successful Final Inspection on **all loans**.

Please sign below stating that this information was reviewed to you and or spouse by the West Valley City Grants Specialist and you understand the requirements and procedures of the Emergency Repair and Home Rehabilitation Loan.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant's Signature

\_\_\_\_\_  
Date